

**Application number:** 09/923,311

**Art Unit:** 3691

**Applicant:** Khai Hee Kwan

**Examiner:** Olabode Akintola.

**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accounts

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

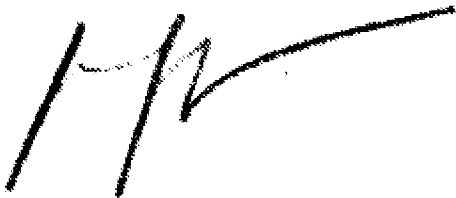
Sir:

Response to FINAL Action Letter dated July 30 2007 for APPLICATION 09/923,311

In response to the above action letter, the applicant's remarks starts at page 1, following this page. No amendments are required.

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI H KWAN', written in a stylized, cursive-like font.

Khai H Kwan

023336

11-Sept-2007